

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| In Re Patent Application of | : | Confirmation No.: 7123 |
| Mallozzi, James J. | : | Group Art Unit: 1792 |
| Serial No. 10/701,945 | : | Atty. Dkt: Hartford-13B |
| Filing Date: 11/04/2003 | : | Examiner: Campen, Kelly Scaggs |
| For: FINANCIAL SYSTEM THAT PROVIDES INVESTMENT FUNDS AND A DEATH BENEFIT | | |

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO OFFICE ACTION

Dear Sir:

Responsive to the Office Action mailed May 7, 2008 in the above-identified patent application and having a response due by August 7, 2008, this response is deemed to be timely filed. Should there be any fees due and owing with respect to this amendment and response, the Office is authorized to charge such fees to deposit account no. 50-3208.

Amendments to the Abstract begin on page 2 of this paper.

Amendments to the Claims begin on Page 3 of this paper.

Remarks begin on Page 12 of this paper.